DOWJONES
A NEWS CORPORATION COMPANY

Dow Jones News Service: Advantage Strategies

The Dow Jones Advantage is an innovative program of actionable strategies to help you leverage Dow Jones News Service to achieve your practice goals.

Practice Management & Industry Insight

N/PMT	Practice management news for advisors, including wealth management best practices, industry trends and compliance issues.
I/SCR	News about events in the securities industry and at financial services firms.

Enhance Client Communication

N/PFN	Getting Personal column and other stories for conversation starters on retirement, college, estate planning and other personal finance topics.
N/POV	Point of View and other columns – Exclusive insights on a wide range of topics affecting the markets and portfolios.
N/JNL	Be prepared if a client wants to talk about a particular article from The Wall Street Journal.
N/BRN	Articles from Barron's, the premier financial weekly.

Sign up for Tomorrow's News Today for insights into what will impact the markets tomorrow:
http://solutions.dowjones.com/wm/2008/TNTCustomerReg

Use News as a Prospecting Source

N/LYO	Prospect 401(k) rollover business using layoff news.
N/TNM	Merger and acquisition news may uncover company insiders who have concentrated positions in the company and need diversification.
N/PER	News about executive appointments in your area may lead to 401(k) rollover and other planning business.
N/INI	Executives and shareholders of companies going public may need help with diversification.
N/SML	Small Business

Generate Actionable Sales Ideas

N/DIV	Weekly table of the Top Five Dividend Yielding Stocks in Major Industries – runs every Monday 9:15 a.m. ET (use link via DJ NewsPlus)
N/SPL	Table of upcoming stock splits runs daily at 9 a.m.
N/ISD	Insider activity may give indications when to advise clients to buy or sell.
S/FNS	Mutual fund performance tables that rate the Top and Bottom 10 performers for several fund types.
N/NYH	Look for trading opportunities in Hot Stocks to Watch.

More columns are available via Dow Jones NewsPlus. See the next page for more information.

Leverage Financial Planning News in Your Practice

N/EPL	Education Planning – Search on keywords: education planning, 529 plan.
N/RET	Retirement Planning – Search on keywords: Roth IRA, 401(k), pension.
N/EST	Estate Planning – Reach out to estate planning attorneys in your referral network with news relevant to their field. Keyword search: estate planning.
N/TAX	News about corporate and personal taxes, policies and legislation.

Respond to Client Calls about Market Activity

DJDAY	One stop for market news, columns and stats throughout the day.
N/NYS	Follow U.S. stock market activity from pre-opening to closing bell.
N/CAL	Calendars that help you plan ahead – for the day or next week.
S/KIR	Hourly key interest rates from 9 a.m. to 5 p.m.
G/FED	Market-moving news on interest rate policy – includes Fed Watch, a column that examines Fed policies and their potential impact on the markets.

Develop Investing Strategies with Dow Jones Analysis

N/TSH	Tipsheet – Daily fund manager interview. See where the pros are putting money to work in the markets.
N/TOT	Focus – An in-depth look at a company or industry and its future prospects.
N/IMN	In the Money – Studies company valuation and trading strategies.
N/DJTA	Several columns incorporating detailed technical analysis and market trend observations.
N/SSM	Taking Stock – A view of developments in the global markets that goes beyond standard analyst commentary.
N/HRD	Heard on the Street – The Wall Street Journal's daily column breaks news and moves markets, bringing readers the first word on subjects market participants are talking about.

To search news by topic:

1. Click the down arrow next to the Markets/Quotes tab.
2. From the News menu, click All News.
3. Type a Dow Jones code in the Symbol field and click GO.
4. See back page for more search tips and examples.

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Highlights of Dow Jones News Service

N/DJN	Today's Headlines (All News)
N/HOT	Today's Hot, Market-Moving News
DJDAY	Roundup of Essential News, Comment and Features
N/DJMT	DJ Market Talk – Streaming Market Commentary
N/SUM	Morning Briefing and News Summaries
N/TLK	Talk Back

Stock Market Features

N/CAL	Calendars (Daily, Earnings, Equity, Economic)
N/NYS	U.S. Stock Market Commentary
N/NYH	Today's Hot Stocks to Watch
N/MMM	Major Market-Moving Stocks
N/INI	Initial Public Offerings
N/REG	Stock and Bond Registrations/Pricing
N/SOP	Stock Option Commentary
S/ACT	Most Actives
S/STT	Stock Market Statistics

Corporate News

N/ERN	Earnings Reports
N/ANL	Analysts' Comments
N/ISD	Insider Trading/Washington Service
N/DIV	Dividends
N/SPL	Stock Splits
N/BBK	Buybacks
N/TNM	Takeovers, Mergers, Acquisitions
N/BCY	Bankruptcy
N/LAB	Labor/Employment Issues

Industry News

I/DRG	Drug Makers and Pharmaceuticals
I/HEA	Health Care Providers
I/BNK	Banking Industry
I/RTS	Retailers
I/SEM	Semiconductors
I/CSE	Consumer Electronics
I/MED	Media
I/AUT	Automobiles
I/OIL	Oil Companies

Fund News

N/ETF	Exchange Traded Funds
N/FND	Mutual Fund News
S/FNS	Mutual Fund Performance Tables
S/PTF	Weekly Closed-End Fund Tables
N/HGF	Hedge Fund News
N/PEN	Pension Fund News

Dow Jones Publications

N/JNL	The Wall Street Journal
N/PAG	Front Page of The Wall Street Journal
N/EDC	Editorials and Columns
N/FRT	Stories from the first page of each section
N/HRD	Heard on the Street from The Wall Street Journal
N/BRN	Barron's
N/SMT	SmartMoney (selected articles)

Credit Market News

G/FED	Federal Reserve
G/TRE	U.S. Treasury Information
N/BON	All Bond News
N/TPC	Treasury Prices and Commentary
N/RTG	Bond Ratings
N/COB	Corporate Bond News
S/KIR	Key Interest Rates

Economic & Political News

N/EMI	U.S. Economic Indicators and Data Snap – Summary of number, trend and consensus
N/EMJ	U.S. Economic Forecasts and Analysis
G/SEC	Securities and Exchange Commission News
G/EXE	White House News
G/CNG	U.S. Congress News
N/PLT	Domestic and International Political News

Other Markets & Statistics

N/NDX	Stock and Other Indexes
N/WSR	Global Stock Indexes / World Stock Roundup
N/SMC	Global Stock Market Commentary
S/MNR	Money Rates
N/GPC	Gold Prices and Commentary
N/CMD	Commodities News
N/FRX	Foreign Exchange News
S/FXH	Foreign Exchange Rates – Hourly
N/OPC	OPEC News

International & Regional News

R/TWO LETTER STATE ABBREVIATION	News by State
R/NY	New York
R/CH	China
R/II	India

Tip: Enter a frequently used Dow Jones code in an empty cell on your Flex Monitor. Double click the code to view headlines associated with the topic.

Type CODES to access all Dow Jones news codes, including news subject, geographic region, industry and statistical codes.

Dow Jones NewsPlus takes you beyond scrolling headlines to a quick and comprehensive review of market-moving stories, market updates and insightful analysis and commentary.

1
Dow Jones NewsPlus: North American Equities
Symbol:
8
Keyword:
Advanced Search
2
NewsPlus Features: Politics/Sports | WSJ.com
As of 3:07 p.m. EDT Wednesday, June 23, 2010 | Logout
N.Amer | Europe | Asia | Currencies
DJIA 10,296.24 2.72
Nasdaq 2,250.96 -10.84
SP500 1,090.53 -4.78
TSX 11,799.43 1.49
10 Yr Note 3.11% -0.05
3:11pm ET
NEWSLETTERS
3
Tomorrow's News Today
Canadian TNT
NA Morning Briefing
+subscribe
Latest TNT Video
4
Latest on Stocks
U.S. stocks turn flat as euro gains after FOMC statement.
Latest on Bonds
Treasury pare gains as stocks improve after FOMC statement.
Latest on Currencies
The euro is mixed and is likely to consolidate with risks skewed lower.
Latest on Oil
Oil futures remain weak on larger-than-expected build in crude oil inventories.
Latest on Gold
Gold remains slightly lower after Fed announcement.
5
FINANCIAL SERVICES
CANADIAN NEWS
CALENDARS
Earnings
G7 Economic
US Economic
BLOGS
Talk Back
Tell It To Al
Randomly Noted
Market Talk
6
VIDEO
COLUMNS
Al's Emporium
Big Picture
Broker's World
Compliance Watch
Fed Watch
Focus
Getting Personal
Heard on the Street
In the Money
Point of View
Practice Management
Street Moves
Taking Stock
Technically Speaking
TOP STORIES
7
Fed More Cautious On Growth; Sees Rates Near Zero
Federal Reserve officials downgrade their outlook for the U.S. economy, indicating short-term interest rates could remain at a record low near zero% until next year to support growth.
-- Text Of FOMC Statement
BP Oil Containment Effort Hits Major Snag
Efforts to capture oil spewing from sunken rig in the U.S. Gulf of Mexico hit a major snag when an underwater robot collides with the containment cap, halting the collection efforts of the larger of two storage vessels.
-- BP Formalizes Handover Of Gulf Cleanup Responsibility
US Stocks Flat As Euro Gains After FOMC Decision
U.S. stocks are mixed after the Federal Reserve keeps short-term interest rates at a record low, although it also downgrades its outlook on the U.S. economy. Stocks get a boost from the euro, which climbs above $1.23 after the statement.
Obama Relieves McChrystal Of Command
President Obama relieves Gen. Stanley McChrystal of commanding forces in Afghanistan, swiftly acting in the wake of derisive comments McChrystal and his aides made to Rolling Stone magazine. Gen. David Petraeus will take over.
US May New-Home Sales Plunge To Record Low
New-home sales plunge to a record low, dropping 32.7% to an annual rate of 300,000 in May, as buyers faced a lackluster job market without a longtime government subsidy for purchases. Economists expected sales to drop by 20.6%.
US Eyes New Deepwater-Drilling Moratorium
U.S. Interior Secretary Ken Salazar, who imposed 6-month ban on deepwater drilling in U.S. in response to BP spill in the Gulf, tells lawmakers he will take a look at issuing a new, scaled-back moratorium in "weeks and months ahead."
-- Oil Firms, Drill Operators Clash Over Idled Rigs
-- Head Of Drill Agency Plans Investigations Unit
-- AT A GLANCE: U.S. Considers Scaled-Back Ban
Australia PM Faces Leadership Challenge
Australia's Deputy Prime Minister Julia Gillard says she will challenge Prime Minister Kevin Rudd for leadership Thursday. Rudd plans to contest the challenge from within his government center-left Labor Party.
NY Pension Fund To Sue BP Over Investment Losses
The New York State Common Retirement Fund, with $132.6 billion in assets, says it will sue oil giant BP for its "disastrous" management of the oil well spill in the Gulf of Mexico, according to the state's comptroller.
GM In Talks To Increase Auto Loan Availability
General Motors is negotiating with financial institutions to broaden availability of auto loans, a strategy that pushes off any plans for the company to acquire its own lending arm.
Connecticut AG Launches Probe Of CVS Caremark
Connecticut Attorney General Richard Blumenthal announces an investigation of what his office called CVS Caremark's "threat to terminate" a discount prescription program to customers in the state.
House Negotiators Float Derivatives Proposals
U.S. House negotiators' changes would cover how banks that deal in swaps are regulated to which companies that use swaps to hedge their risks could be exempted from new trading and clearing
NOTICE TO READERS
Test Drive Dow Jones Investment Banker
Dow Jones Investment Banker
Develop unique deal ideas and uncover opportunities faster
LEARN MORE
DJ MARKET TALK
9
Extended Low Rates Undermine Dollar Outlook
3:07 (Dow Jones) "The longer the Fed kicks the can down the road with respect to normalizing interest rates, the more it will undermine the USD's long-term outlook," said Michael Woolfolk of BNY Mellon after FOMC statement indicates super-low interest rates to remain through year-end. The EUR/USD trading closely with the DJIA, with both hitting session highs post-FOMC. EUR/USD at 1.2313 after hitting 1.2344, from around 1.2282 just ahead of statement. Pair was at 1.2277 late Tuesday, according to EBS via CQG. Equities, though, are lower, with DJIA down 17. (frances.mcinnis@dowjones.com)
More Market Talk
Featured Columns and Publications
Practice Management | Broker's World | Getting Personal | WSJ | Barron's
Financial Adviser Targets Clients Under 40
Moving Beyond A Firm's Financial Strife
Talk Radio Turns Adviser Into a Star
One Retirement Plan Too Often Neglected
Not Letting Clients Pick Investments
MORE
ANALYSIS & COMMENTARY
WORLD CUP
Donovan Rescues US With Late Stunner
10
A miraculous goal in stoppage time by star Landon Donovan sends the U.S. into the knockout round of the World Cup. The win, combined with England's victory, gave the U.S. the top spot in Group C.
-- LIVE BLOG: Group D Matches
-- England Beats Slovenia 1-0
-- US Gives It The Old College Try
ANALYSIS
BRICs May Be On The Sidelines At G20 Meeting
Now that China has pledged to make the yuan more flexible, the focus of this weekend's G20 summit is likely to be on issues of greater interest to the developed than the developing world, from financial regulatory overhaul to bank taxes, Michael Casey writes.
GETTING PERSONAL
IRS Rule Puts Hedge Funds In Sights
The IRS wants corporations with stakes in hedge funds, private equity and other partnerships to start telling it like it is taxwise, which could mean trouble for all their partners. Arden Dale explains.
BIG PICTURE
Tax Credit May Have Hurt Housing Market
While many economists recognize the government's $787 billion stimulus response to the 2008 financial crisis helped keep the economy from tanking, they often pan its housing-specific measures, writes Michael Casey.
TECHNICALLY SPEAKING
High Frequency Stock Favorites Add Volatility
What do a $274 share of Apple and a 42-cent share of Fannie Mae have in common, asks Kristina Peterson. The answer is they are both on a list of the 30 stocks most actively traded by high-frequency traders, compiled by BNY ConvergEx.
MARKET MOVERS
11
a
Adobe 6%
Lightbridge Corp. 47%
Jabil Circuit 9%
CarMax 7%
Dr Pepper Snapple 6%
Other Market Movers
EARNINGS WATCH
Progress Software 59¢ vs. 54¢ est.
H.B. Fuller 39¢ vs. 38¢ est.
Carnival 32¢ vs. 29¢ est.
Steelcase Inc. -8¢ vs. -6¢ est.
Smart Modular 26¢ vs. 18¢ est.
Other Earnings
Upcoming Earnings
INDICATOR WATCH
US May New-Home Sales 300K vs. 400K est.
US May Existing Home Sales 5.66M vs. 6.06M est.
US Current Account Gap $109B vs. $120B est.
US Leading Indicators +0.4% vs. +0.6% est.
Philadelphia Fed Index 8.0 vs. 21.0 est.
Other Indicators
DIVIDEND WATCH
PetSmart 12.5¢ vs. 10¢ prev.
BP
b

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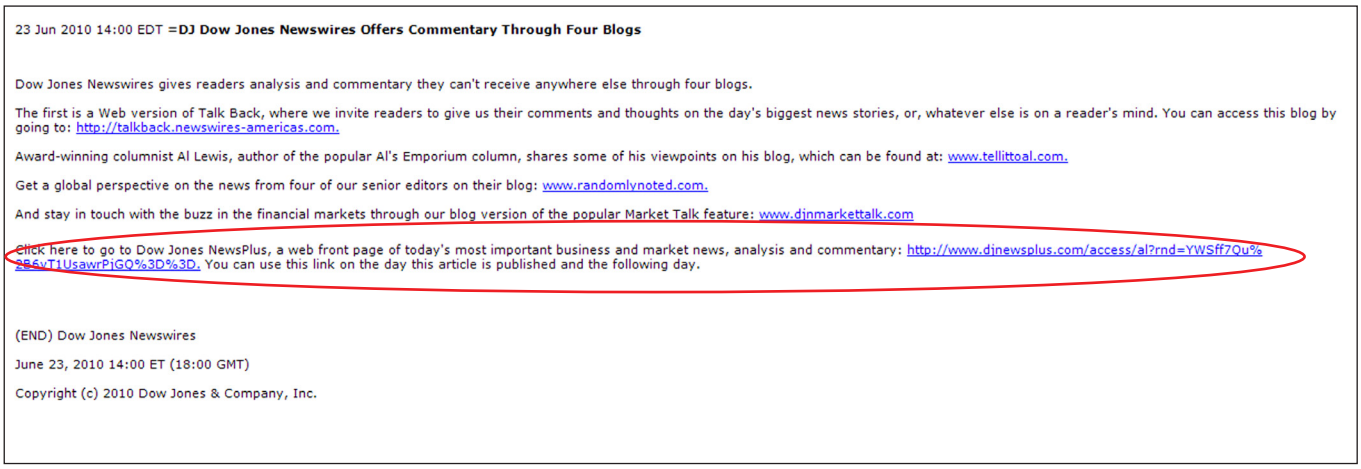
To access Dow Jones NewsPlus, click on any current-day headline that does not start with an *, and look for the link at the bottom of the story. See the example below. Clicking on the link will open DJNewsPlus in a new browser window. If you see a screen asking for a user name and password, go back and make sure that the story you have chosen is from the current day, as the links expire.



23 Jun 2010 14:00 EDT =**DJ Dow Jones Newswires Offers Commentary Through Four Blogs**

Dow Jones Newswires gives readers analysis and commentary they can't receive anywhere else through four blogs.

The first is a Web version of Talk Back, where we invite readers to give us their comments and thoughts on the day's biggest news stories, or, whatever else is on a reader's mind. You can access this blog by going to: http://talkback.newswires-americas.com.

Award-winning columnist Al Lewis, author of the popular Al's Emporium column, shares some of his viewpoints on his blog, which can be found at: www.tellittoal.com.

Get a global perspective on the news from four of our senior editors on their blog: www.randomlynoted.com.

And stay in touch with the buzz in the financial markets through our blog version of the popular Market Talk feature: www.djnmarkettalk.com

Click here to go to Dow Jones NewsPlus, a web front page of today's most important business and market news, analysis and commentary: http://www.djnewsplus.com/access/al?rnd=YWSff7Qu%2B6wT1UsawrPjGQ%3D%3D. You can use this link on the day this article is published and the following day.

(END) Dow Jones Newswires

June 23, 2010 14:00 ET (18:00 GMT)

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1. Home from any Page

From any page, click the Dow Jones NewsPlus North American Equities logo to refresh and return to the home page.

2. NewsPlus Features

These topic centers on Politics/Sports open a new page with relevant Dow Jones stories and editorially selected items from other sources.

3. Newsletters

Click for the latest edition of Tomorrow's News Today (TNT), Canadian TNT, and North American Morning Briefing or watch the TNT video. Subscribe to any or all of them by clicking the Subscribe button.

4. Market Watch

Follow the day's activity in each market and get a recap at market close.

5. Financial Services

Top stories from the banking, insurance, financial services and securities industries.

6. Columns and Key Contents

Completing the left column, you have one-click access to exclusive Dow Jones insight on the economy, companies, personal finance and other critical topics. Scroll down for industry, market and general news. Click More Key Contents for a full menu.

7. Top Stories

Dow Jones NewsPlus organizes and streamlines the day's most important stories to help you keep pace with the day's events. Click on the headline to get the full story. Click More Top Stories at the bottom of the screen for additional headlines.

8. Search for News

Use the Symbol (tickers or Dow Jones codes) or Keyword (single words or phrases) box to input search terms or click on Advanced Search.

9. DJ Market Talk

Continual updates on stories that are driving the day's market activity.

10. Analysis and Commentary

Insight and analysis from Dow Jones's award-winning reporters and editors help you respond to clients and market events.

11. Watch Boxes

a) Quick lists of Market Movers, Earnings, Economic Indicators and Dividends. All companies and indicators are live links to the full story. Click the link under the watch box for ther... to get more stories.

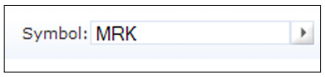
b) Check out the Top Yielding Stocks link for the weekly dividend table.

For More Information

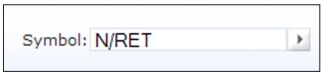
For assistance, please contact the Dow Jones Customer Support team at 800-223-2274 or newswires@dowjones.com

Use Dow Jones NewsPlus to Search News

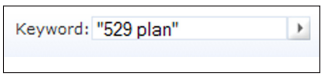
Search by Company:
Type a company symbol in the symbol field and press <Enter> or click . Example: Type MRK to search news on Merck.



Search by Dow Jones Topic Code
Type a Dow Jones topic code in the symbol field and press <Enter> or click . Example: Type N/RET to search news on retirement planning.



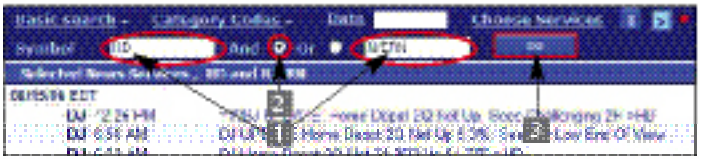
Search by Keyword:
Type a keyword on its own or keyword phrase in quotes in the keyword field and press <Enter> or click . Example: Type "529 plan" to search for articles that mention the phrase.



Use the keyword field to search any topic relevant to your practice. Examples: taxes, "retirement planning," "alternative energy."

Improve News Search Efficiency

Save time and avoid scrolling when searching for specific news content such as a company's recent earnings news, dividend announcement or an article in The Wall Street Journal. Combine a DJ code with a stock symbol or another DJ code to refine your search results.



Example: Search for Home Depot's earnings news.

Access your workstation's news retrieval screen (pictured above).

1. Type HD in the Symbol field, press <Tab>, then type N/ERN in the second field.
2. The button to the right of And should be selected.
3. Click GO or press <Enter>.

Tip: Enter a date (MM/DD/YY or –X days ago) in the Date field to further narrow your search.

Use Advanced Search to Refine News Searches

The Advanced Search feature allows you to run and save news searches using keywords, keyword phrases, symbols, symbol lists, and Dow Jones codes in combination or on their own.

To access the Advanced Search screen:
1. Go to the News retrieval screen.
2. Click Basic Search.
3. Select Adv. Search from the menu.

Search by Keyword or Keyword Phrase
Example: While preparing for a client meeting, you want to find articles that mention Roth IRA.

1. Type Roth IRA in the box on the left.
2. Click Phrase to move the keyword phrase to the query box.
3. Click GO or press <Enter>.

Tip: Click the Clear button to start a new search.

Search with Multiple Criteria

Example: You're evaluating a current client holding and want to find all articles about Merck that mention FDA.
1. Type MRK in the box on the left and click Symbol.
2. The button to the left of And should be selected.

3. Type FDA in the box on the left and click Keyword.
4. Click GO or press <Enter>.

Save Advanced Searches

Save a search so you can easily run it again later:
1. Enter the criteria for your search and click Save.
2. In the new window, give the search a name and click OK.

Retrieve a saved search:
1. Click on Queries > Open > Saved Queries.
2. Click on a name in the list and click GO to run the search.